

**Amendments to the Abstract:**

*Please replace the Abstract paragraph with the following:*

The present invention is directed to systems and method of facilitating e-commerce transactions—A method of facilitating e-commerce transactions comprises receiving a settlement request for a purchase account and related information sent from an end user system used to make a purchase from a seller or sent from a store system used by the seller. The related information includes a price of the purchase and the end user identifier. The method includes determining whether the settlement request purchase account can be settled through financing, based on financing availability information specifying a financing available amount of the end user, and the purchase price. If it is determined that the purchase account can be settled, then a message that the purchase account can be settled through financing is outputted, and financing information regarding a charge account for the purchase is recorded, the charge account being determined based on the purchase price.

*The following is a clean copy of the Abstract:*

A method of facilitating e-commerce transactions comprises receiving a settlement request for a purchase account and related information sent from an end user system used to make a purchase from a seller or sent from a store system used by the seller. The related information includes a price of the purchase and the end user identifier. The method includes determining whether the settlement request purchase account can be settled through financing, based on financing availability information specifying a financing available amount of the end user, and the purchase price. If it is determined that the purchase account can be settled, then a message that the purchase account can be settled through financing is outputted, and financing information regarding a charge account for the purchase is recorded, the charge account being determined based on the purchase price.